

United States Bankruptcy Court

Eastern District of Texas

Case No. 10-61171

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Franklin Brown Jr.
5201 Point La Vista
Malakoff, TX 75148

Judy Ware Brown
5201 Point La Vista
Malakoff, TX 75148

Social Security No.:

xxx-xx-8872

xxx-xx-1103

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/2/11

Bill Parker
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0540-6
Case: 10-61171

User: admin
Form ID: B18

Page 1 of 1
Total Noticed: 26

Date Rcvd: Feb 02, 2011

The following entities were noticed by first class mail on Feb 04, 2011.

db/jdb +James Franklin Brown Jr., Judy Ware Brown, 5201 Point La Vista, Malakoff, TX 75148-3935
5865462 +CB Med Collections, 304 E Church St., Killeen, TX 76541-4843
5865461 +Cardiovascular Assoc of East Texas, NBP - CAET, P.O. Box 202530, Austin, TX 78720-2530
5865463 +Central Texas Urgent Care PA, 1201 Hewitt Dr., Suite 203, Waco, TX 76712-8834
5865464 +City of Woodway, Attn: Utility Dept, 922 Estates Dr., Woodway, TX 76712-3432
5865465 +Cole Air Conditions Company, P.O. Box 631, Athens, TX 75751-0631
5865467 +Financial Control Services, 6801 Sanger Ave. #195, Waco, TX 76710-7804
5865468 +Financial Corporation of America, 12515 Research Blvd, Bldg 2, #100, Austin, TX 78759-2247
5865471 +James Bartley, c/o Pakis, Giotes, Page & Burleson, 400 Austin Ave. #400, Waco, TX 76701-2141
5865472 +Jefferson Capital System, 16 McLeland Rd., St. Cloud, MN 56303-2198
5865473 +Malcolm S. Gerald & Assoc, 332 S. Michigan Ave. #600, Chicago, IL 60604-4318
5865474 +Medical Data Systems, 2001 9th Ave. #312, Vero Beach, FL 32960-6413
5865476 +National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036
5865477 +Northland Group Inc., P.O. Box 390846, Edina, MN 55439-0846
5865478 +Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
5865479 +US Bank Home Mortgage, 4801 Frederica St., Owensboro, KY 42301-7441

The following entities were noticed by electronic transmission on Feb 02, 2011.

5865458 +E-mail/Text: ustpreregion06.ty.ecf@usdoj.gov Attorney in Charge,
Office of the U.S. Attorney, 110 N. College, Suite 700, Tyler, TX 75702-0204
5865459 +E-mail/Text: jraichel@cms-collect.com Capital Management Services,
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
5865460 +EDI: CAPITALONE.COM Feb 02 2011 20:33:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
5865466 +EDI: CMIGROUP.COM Feb 02 2011 20:33:00 Credit Management, 4200 International Pkwy,
Carrollton, TX 75007-1912
5865469 +EDI: HFC.COM Feb 02 2011 20:33:00 HSBC, P.O. Box 5253, Carol Stream, IL 60197-5253
5865470 +EDI: IRS.COM Feb 02 2011 20:33:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114
5865475 +EDI: MID8.COM Feb 02 2011 20:33:00 Midland Credit Management, 8875 Aero Dr., Suite 2,
San Diego, CA 92123-2251
5868308 +EDI: RECOVERYCORP.COM Feb 02 2011 20:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
5865480 +EDI: WFNBNB.COM Feb 02 2011 20:33:00 WFCB/Blair, P.O. Box 182120, Columbus, OH 43218-2120
5865481 +E-mail/Text: ustpreregion06.ty.ecf@usdoj.gov William T. Neary,
Office of the U.S. Trustee, 110 N. College, Suite 300, Tyler, TX 75702-7231
TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
U.S. Bank, N.A.

cr

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2011

Signature:

